

In re:  
Sharon M Conaway  
Debtor

Case No. 19-14989-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 25, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2022:

Recip ID	Recipient Name and Address
db	+ Sharon M Conaway, 33 Indian Park Road, Levittown, PA 19057-2213

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 26 2022 00:02:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	+ Email/PDF: gecsed@recoverycorp.com	Mar 26 2022 00:00:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
ANNE M. AARONSON	on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;ctomlin@dilworthlaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

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DAVID M. OFFEN

on behalf of Debtor Sharon M Conaway dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Sharon M. Conaway		CHAPTER 13
	<u>Debtor</u>	
PennyMac Loan Services, LLC		
	<u>Movant</u>	
vs.		NO. 19-14989 AMC
Sharon M. Conaway		
	<u>Debtor</u>	
Dana D. Conway		<u>11 U.S.C. Sections 362 and 1301</u>
	<u>Co-Debtor</u>	
Scott F. Waterman, Esquire		
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$40,017.13**, which breaks down as follows;

Post-Petition Payments:	June 2020 to August 2020 at \$1,864.15/month
	September 2020 to August 2021 at \$1,874.32/month
	September 2021 to November 2021 at \$1,922.33/month
	December 2021 to February 2022 at \$1,866.50/month
Fees & Costs Relating to Motion:	\$1,038.00
Suspense Balance:	\$471.65
<b>Total Post-Petition Arrears</b>	<b>\$40,017.13</b>

2. The Debtor(s) shall cure said arrearages through a loan modification within the following schedule:

a) Debtor shall obtain a permanent modification by April 1, 2022

3. Additionally, beginning on April 1, 2022, Debtor shall also make regular post-petition payments on the first (1<sup>st</sup>) of each month in accordance with the terms of the loan documents, including loan modification as applicable.

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event any of the events listed within Section 2 are not completed within the listed deadline, Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may amend her Chapter 13 Plan to provide for payment of Movant's arrears within Section 4(a), "Curing Default and Maintaining Payments", within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to do so, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. In the event any of the payment listed under Section 3 are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

7. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

8. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

9. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

10. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

11. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 25, 2022

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: March 21, 2022


/s/ David M. Offen, Esquire  
David M. Offen, Esquire  
Attorney for Debtor

Date: March 24, 2022

/s/ Ann E. Swartz, Esquire, for  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_, 2022. However, the court  
retains discretion regarding entry of any further order.

**Date: March 25, 2022**

  
\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan